

# NonQM RATE SHEET

Rate Sheet ID: 042224.V1  
Date: 04/22/24  
Time: 7:45 AM

NonQm Lock Desk Hours: 8:00 AM - 5:00 PM PST  
2ndTD Lock Desk Hours: 8:00 AM - 4:00 PM PST  
Turn Times: <https://bffws.com/>

## Full Doc (2 Years) - 30 Day Lock Period -BPC

Rate	5/6 SOFR	7/6 SOFR	30YR Fixed
6.625	96.700	96.700	96.700
6.750	97.325	97.325	97.325
6.875	97.700	97.700	97.700
7.000	97.950	97.950	97.950
7.125	98.200	98.200	98.200
7.250	98.794	98.794	98.794
7.375	99.106	99.106	99.106
7.500	99.419	99.419	99.419
7.625	99.606	99.606	99.606
7.750	100.044	100.044	100.044
7.875	100.231	100.231	100.231
8.000	100.794	100.794	100.794
8.125	101.169	101.169	101.169
8.250	101.294	101.294	101.294
8.375	101.669	101.669	101.669
8.500	101.794	101.794	101.794
8.625	101.919	101.919	101.919
8.750	102.169	102.169	102.169
8.875	102.544	102.544	102.544
9.000	102.856	102.856	102.856
9.125	103.044	103.044	103.044
9.250	103.169	103.169	103.169
9.375	103.294	103.294	103.294
9.500	103.319	103.319	103.319
9.625	103.544	103.544	103.544
9.750	104.094	104.094	104.094
9.875	104.344	104.344	104.344
10.000	104.344	104.344	104.344
10.125	104.344	104.344	104.344
10.250	104.344	104.344	104.344

## Loan Level Price Adjustments

FICO/CLTV	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
760+	0.250	0.250	0.000	-0.125	-0.250	-0.375	-0.875	-2.000	-4.500
740-759	0.250	0.250	0.000	-0.125	-0.375	-0.625	-1.125	-3.500	-5.000
720-739	0.125	0.125	0.000	-0.250	-0.625	-0.625	-1.375	-4.000	-5.500
700-719	0.000	-0.250	-0.375	-0.750	-0.875	-1.375	-1.625	-4.750	-6.250
680-699	-0.500	-0.500	-0.750	-1.000	-1.500	-2.000	-2.750	-6.250	-7.500
660-679	-1.500	-1.500	-1.750	-2.000	-2.500	-3.250	-4.000	NA	NA
640-659	-2.500	-2.500	-2.500	-2.750	-3.500	-4.500	-5.500	NA	NA

Loan Type	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
1 Yr Full Doc	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-0.375
NOO	-0.500	-0.500	-0.250	-0.500	-0.500	-0.500	-1.000	-1.000	NA
2nd Home	-0.500	-0.500	-0.250	-0.500	-0.500	-0.500	-1.000	-1.000	NA
1x30x12	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500	-2.000	NA
0x60x12	-2.250	-2.250	-2.250	-2.250	-2.250	-2.250	-2.500	NA	NA
0x90x12	-3.000	-3.000	-3.000	-3.250	-3.500	NA	NA	NA	NA
FC/SS/DIL/BK < 4Yrs	-2.500	-2.500	-2.500	-2.500	-2.500	-3.000	-3.000	-3.500	NA
DTI>43-50%	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
DTI>50 - 55%	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	NA	NA
Cash Out	-0.375	-0.375	-0.375	-0.375	-0.375	-0.500	-1.500	NA	NA
3-4 Units	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	NA
Condo	-0.250	-0.250	-0.250	-0.250	-0.250	-0.375	-0.500	-0.750	NA
Condotels	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	NA	NA
NW Condo	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	NA	NA
\$150K - \$1MM	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
>\$1.0MM - \$1.5MM	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250
>\$1.5MM - \$2MM	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA
>\$2MM - \$2.5MM	-0.250	-0.250	-0.250	-0.250	-0.375	-0.500	-0.500	NA	NA
>\$2.5MM - \$3MM	-0.250	-0.250	-0.250	-0.250	-0.375	-0.500	NA	NA	NA
>\$3MM - \$4MM	-1.500	-1.500	-1.500	-1.500	-1.750	NA	NA	NA	NA
40 Year Maturity	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-1.000
Interest Only	-0.375	-0.375	-0.375	-0.375	-0.500	-0.500	-0.750	-0.750	NA
Escrow waiver	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	NA
Purchase or R/T Special - 12, 24 mo Bk Stmt & Full Doc w FICO 700+	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.000

## Other Price Adjustments

Prepay Penalty (6Mos of Interest) <sup>1,3,5</sup>	0 Months	-1.250
	12 Months	-1.125
(Investor Only)	24 Months	-0.375
	36 Months	0.000
	60 Months	0.250


Lock Period	30 days	0.000
Extension Fee <sup>2</sup>	Per day	-0.025

1) Prepayment penalties not allowed in NM  
2) Extensions available in 5 day increments up to 15 days.  
Max of 45 days total  
3) 6 mos of interest on the amt of the PP that exceeds 20% of the original balance

5) Investment Property without prepay - Max Price 99

Product	Amort Term	Term	I/O Term
5yr ARM & 7yr ARM	360	360	NA
5yr I/O & 7yr ARM I/O (30 Yr)	240	360	120
5yr I/O & 7yr ARM I/O (40 Yr)	360	480	120
15 YR FIXED	180	180	NA
30 YR FIXED	360	360	NA
30 YR FIXED I/O	240	360	120
40 YR FIXED	480	480	NA
40 YR FIXED I/O	360	480	120

\* Qualifying Rate: All ARMs qualified at the Greater of the Fully Indexed Rate or Note Rate. All FR qualified at the Note Rate.  
\*40 Yr Term requires 10 Yr IO (Not available as 40 Yr amortizing)

## Fees

Underwriting Fee	\$1,495
Collateral Review	\$300

## ARM Requirements

ARM Index	SOFR 30AVG
ARM Margin	5.0
5yr ARM Caps	2/1/5
7yr ARM Caps	5/1/5
Reset Frequency	6 mo

## Min Price\*\*/Misc

98	101.500
NOO with Zero PPP	99.000
Loan Amt >1.5M	101.000

\*\*PE & Special Offers cannot be Combined and LPC not allowed\*\*

**\*\*Pricing is subject to change without notice\*\***

**\*\*Pricing does not indicate program eligibility, please refer to the program matrices and seller guides\*\***

# NonQM RATE SHEET

Rate Sheet ID: 042224.V1  
Date: 04/22/24  
Time: 7:45 AM

NonQm Lock Desk Hours: 8:00 AM - 5:00 PM PST  
2ndTD Lock Desk Hours: 8:00 AM - 4:00 PM PST  
Turn Times: <https://bffws.com/>

## Expanded - 30 Day Lock Period - BPC

Rate	5/6 SOFR	7/6 SOFR	30YR Fixed
6.625	96.575	96.575	96.575
6.750	97.200	97.200	97.200
6.875	97.575	97.575	97.575
7.000	97.825	97.825	97.825
7.125	98.075	98.075	98.075
7.250	98.669	98.669	98.669
7.375	98.981	98.981	98.981
7.500	99.294	99.294	99.294
7.625	99.481	99.481	99.481
7.750	99.919	99.919	99.919
7.875	100.106	100.106	100.106
8.000	100.669	100.669	100.669
8.125	101.044	101.044	101.044
8.250	101.169	101.169	101.169
8.375	101.544	101.544	101.544
8.500	101.669	101.669	101.669
8.625	101.794	101.794	101.794
8.750	102.044	102.044	102.044
8.875	102.419	102.419	102.419
9.000	102.731	102.731	102.731
9.125	102.919	102.919	102.919
9.250	103.044	103.044	103.044
9.375	103.169	103.169	103.169
9.500	103.294	103.294	103.294
9.625	103.419	103.419	103.419
9.750	104.094	104.094	104.094
9.875	104.344	104.344	104.344
10.000	104.344	104.344	104.344
10.125	104.344	104.344	104.344
10.250	104.344	104.344	104.344

## Loan Level Price Adjustments

FICO/CLTV	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
760+	0.250	0.250	0.000	-0.125	-0.250	-0.375	-0.875	-2.000	-4.500
740-759	0.250	0.250	0.000	-0.125	-0.375	-0.625	-1.125	-3.500	-5.000
720-739	0.125	0.125	0.000	-0.250	-0.625	-0.625	-1.375	-4.000	-5.500
700-719	0.000	-0.250	-0.375	-0.750	-0.875	-1.375	-1.625	-4.750	-6.250
680-699	-0.500	-0.500	-0.750	-1.000	-1.500	-2.000	-2.750	-6.250	-7.500
660-679	-1.500	-1.500	-1.750	-2.000	-2.500	-3.250	-4.000	NA	NA
640-659	-2.500	-2.500	-2.500	-2.750	-3.500	-4.500	-5.500	NA	NA

Loan Type	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
NOO	-0.500	-0.500	-0.250	-0.500	-0.500	-0.500	-1.000	-1.000	NA
2nd Home	-0.500	-0.500	-0.250	-0.500	-0.500	-0.500	-1.000	-1.000	NA
1x30x12	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500	-1.500	-2.000	NA
0x60x12	-2.250	-2.250	-2.250	-2.250	-2.250	-2.250	-2.500	NA	NA
0x90x12	-3.000	-3.000	-3.000	-3.250	-3.500	NA	NA	NA	NA
FC/SS/DIL/BK < 4Yrs	-2.500	-2.500	-2.500	-2.500	-2.500	-3.000	-3.000	-3.500	NA
DTI>43-50%	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250
WVOE	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	NA	NA
1099	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-1.000	-1.750
Asset Utilization	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	NA	NA
12 Month CPA P&L	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	NA	NA
24 Month CPA P&L	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	NA	NA
12-Month Bank Stmt	0.000	0.000	0.000	0.000	0.000	0.000	0.000	-1.000	-1.000
Cash Out	-0.375	-0.375	-0.375	-0.375	-0.375	-0.500	-1.500	NA	NA
3-4 Units	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	NA
Condo	-0.250	-0.250	-0.250	-0.250	-0.250	-0.375	-0.500	-0.750	NA
Condotels	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	NA	NA
NW Condo	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	NA	NA
\$150K - \$1.0MM	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
>\$1.0MM - \$1.5MM	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250	0.250
>\$1.5MM - \$2MM	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA
>\$2MM - \$2.5MM	-0.250	-0.250	-0.250	-0.250	-0.375	-0.500	-0.500	NA	NA
>\$2.5MM - \$3MM	-0.250	-0.250	-0.250	-0.250	-0.375	-0.500	NA	NA	NA
>\$3MM - \$4MM	-1.500	-1.500	-1.500	-1.500	-1.750	NA	NA	NA	NA
40 Year Maturity	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-1.000
Interest Only	-0.375	-0.375	-0.375	-0.375	-0.500	-0.500	-0.750	-0.750	NA
Escrow waiver	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	NA
Purchase or R/T Special - 12, 24 mo Bk Stmt & Full Doc w FICO 700+	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.000

Other Price Adjustments		
Prepay Penalty (6Mos of Interest)1,3, 5 (Investor Only)	0 Months	-1.250
	12 Months	-1.125
	24 Months	-0.375
	36 Months	0.000
	60 Months	0.250
Lock Period	30 days	0.000
Extension Fee <sup>2</sup>	Per day	-0.025
1) Prepayment penalties not allowed in NM 2) Extensions available in 5 day increments up to 15 days. Max of 45 days total 3) 6 mos of interest on the amt of the PP that exceeds 20% of the original balance 5) Investment Property without prepay - Max Price 99		

Product	Amort Term	Term	I/O Term
5yr ARM & 7yr ARM	360	360	NA
5yr I/O & 7yr ARM I/O (30 Yr)	240	360	120
5yr I/O & 7yr ARM I/O (40 Yr)	360	480	120
30 YR FIXED	360	360	NA
30 YR FIXED I/O	240	360	120
40 YR FIXED	480	480	NA
40 YR FIXED I/O	360	480	120
* Qualifying Rate: All ARMs qualified at the Greater of the Fully Indexed Rate or Note Rate. All FR qualified at the Note Rate. *40 Yr Term requires 10 Yr IO (Not available as 40 Yr amortizing)			

Fees	
Underwriting Fee	\$1,495
Collateral Review	\$300

ARM Requirements	
ARM Index	SOFR 30AVG
ARM Margin	5.0
5yr ARM Caps	2/1/5
7yr ARM Caps	5/1/5
Reset Frequency	6 mo

Min Price**/Misc	Max Price**
98	101.500
NOO with Zero PPP	99.000
Loan Amt >1.5M	101.000
**PE & Special Offers cannot be Combined and LPC not allowed**	

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Rate Sheet ID: 042224.V1  
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NonQm Lock Desk Hours: 8:00 AM - 5:00 PM PST  
2ndTD Lock Desk Hours: 8:00 AM - 4:00 PM PST  
Turn Times: <https://bffws.com/>

## DSCR - 30 Day Lock Period - BPC

Rate	5/6 SOFR	7/6 SOFR	30YR Fixed
7.125	98.725	98.725	98.725
7.250	99.225	99.225	99.225
7.375	99.475	99.475	99.475
7.500	99.725	99.725	99.725
7.625	100.100	100.100	100.100
7.750	100.475	100.475	100.475
7.875	100.788	100.788	100.788
8.000	101.100	101.100	101.100
8.125	101.413	101.413	101.413
8.250	102.225	102.225	102.225
8.375	102.600	102.600	102.600
8.500	102.975	102.975	102.975
8.625	103.100	103.100	103.100
8.750	103.350	103.350	103.350
8.875	103.725	103.725	103.725
9.000	103.850	103.850	103.850
9.125	104.100	104.100	104.100
9.250	104.350	104.350	104.350
9.375	104.725	104.725	104.725
9.500	104.850	104.850	104.850
9.625	104.975	104.975	104.975
9.750	105.100	105.100	105.100
9.875	105.475	105.475	105.475
10.000	105.725	105.725	105.725
10.125	106.025	106.025	106.025
10.250	106.225	106.225	106.225
10.375	106.625	106.625	106.625
10.500	106.725	106.725	106.725
10.625	107.025	107.025	107.025

## Loan Level Price Adjustments

FICO/CLTV	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
760+	0.250	0.250	0.250	0.125	0.000	-0.375	-0.875	NA	NA
740-759	0.250	0.250	0.000	0.000	-0.375	-0.625	-1.250	NA	NA
720-739	0.250	0.000	-0.250	-0.250	-0.625	-1.000	-1.500	NA	NA
700-719	-0.125	-0.250	-0.500	-0.625	-0.750	-1.750	-2.000	NA	NA
680-699	-0.375	-0.500	-0.750	-1.000	-3.000	-4.500	NA	NA	NA
660-679	-1.000	-1.000	-1.250	-1.750	-3.750	-6.000	NA	NA	NA
640-659	-4.000	-4.125	-4.500	-5.000	-6.000	-7.000	NA	NA	NA

Loan Type	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
No Ratio (DSCR < 0.75)	-5.500	-5.500	-5.750	-6.000	-6.500	-7.000	NA	NA	NA
DSCR 0.75 - 0.99	-2.500	-2.500	-2.625	-2.750	-3.000	-4.500	NA	NA	NA
DSCR 1.00 - 1.24	0.250	0.250	0.125	0.125	0.125	0.125	-1.000	NA	NA
DSCR => 1.25	1.000	1.000	1.000	1.000	1.000	1.000	-0.750	NA	NA
Short-Term Rental	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	NA	NA	NA
1x30x12	-2.000	-2.000	-2.000	-2.000	-2.000	-3.000	NA	NA	NA
0x60x12	-3.000	-3.000	-3.000	-3.000	-4.000	NA	NA	NA	NA
FC/SS/DIL/BK<48M	-2.000	-2.000	-2.000	-2.000	-2.000	-2.500	NA	NA	NA
Cash Out & FICO >= 700	-0.500	-0.500	-0.500	-0.500	-0.625	-1.250	NA	NA	NA
Cash Out & FICO < 700	-0.500	-0.500	-0.500	-0.500	-2.250	NA	NA	NA	NA
3-4 Units	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	NA	NA	NA
Condo	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	NA	NA	NA
5+ & 2-8 Unit Mixed use <sup>4</sup>	-6.500	-6.500	-6.500	-6.500	-6.500	-7.500	NA	NA	NA
Condotels	-2.500	-2.500	-2.500	-2.500	-2.500	-2.500	NA	NA	NA
NW Condo	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	NA	NA	NA
Foreign National	-4.000	-4.000	-4.000	-4.000	-4.000	-4.000	NA	NA	NA
\$150K - \$1.0MM	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA
>\$1.0MM - \$1.5MM	-0.250	-0.250	-0.250	-0.250	-0.375	-0.375	-0.375	NA	NA
>\$1.5MM - \$2MM	-0.250	-0.250	-0.250	-0.250	-0.375	-0.375	NA	NA	NA
>\$2MM - \$3MM	-0.250	-0.250	-0.250	-0.250	-0.375	NA	NA	NA	NA
>\$3MM - \$3.5MM	-1.000	-1.000	-1.000	-1.125	-1.250	NA	NA	NA	NA
40 Year Maturity	-0.500	-0.500	-0.500	-0.500	-0.750	-0.875	-0.875	NA	NA
Interest Only	-0.375	-0.375	-0.375	-0.375	-0.875	-1.000	NA	NA	NA
Escrow waiver	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	NA	NA	NA
Special - DSCR >=1 & FICO 740+	1.000	1.000	0.500	0.500	0.375	0.250	0.000	NA	NA

Other Price Adjustments		
Prepay Penalty (6Mos of Interest) <sup>1,3, 5</sup> (Investor Only)	0 Months	-1.250
	12 Months	-1.125
	24 Months	-0.375
	36 Months	0.000
	60 Months	0.250
Prepay Penalty (5% Fixed) <sup>1,4,5</sup> DSCR 5+ Units & 2-8 Mixed Use Only!!	0 Months	-2.750
	12 Months	-2.250
	24 Months	-2.000
	36 Months	-1.000
	60 Months	0.000
Lock Period	30 days	0.000
Extension Fee <sup>c</sup>	Per day	-0.025
1) Prepayment penalties not allowed in NM 2) Extensions available in 5 day increments up to 15 days. Max of 45 days total 3) 6 mos of interest on the amt of the PP that exceeds 20% of the original balance 4) 5% Fixed PPP - DSCR 5+ Units & 2-8 Mixed Use Only. 5% fixed to the entire outstanding principal balance. 5) Investment Property without prepay - Max Price 99		

Product	Amort Term	Term	I/O Term
5yr ARM & 7yr ARM	360	360	NA
5yr I/O & 7yr ARM I/O (30 Yr)	240	360	120
5yr I/O & 7yr ARM I/O (40 Yr)	360	480	120
30 YR FIXED	360	360	NA
30 YR FIXED I/O	240	360	120
40 YR FIXED	480	480	NA
40 YR FIXED I/O	360	480	120
* Qualifying Rate: All ARMs qualified at the Greater of the Fully Indexed Rate or Note Rate. All FR qualified at the Note Rate. *40 Yr Term requires 10 Yr IO (Not available as 40 Yr amortizing)			
ARM Requirements			
5yr ARM Caps	2/1/5	ARM Index	SOFR 30AVG
7yr ARM Caps	5/1/5	ARM Margin	6.5
Reset Frequency	6 mo		

Fees	
Underwriting Fee	\$1,495
Collateral Review	\$300
Min Price**/Misc	
98	101.500
NOO with Zero PPP	99.000
Loan Amt >1.5M	101.000
**PE & Special Offers cannot be Combined and LPC not allowed**	

**\*\*Pricing is subject to change without notice\*\***

**\*\*Pricing does not indicate program eligibility, please refer to the program matrices and seller guides\*\***

# JUMBO RATE SHEET

Rate Sheet ID: 042224.V1

Date: 04/22/24

Time: 7:45 AM

NonQm Lock Desk Hours: 8:00 AM - 5:00 PM PST

2ndTD Lock Desk Hours: 8:00 AM - 4:00 PM PST

Turn Times: <https://bffws.com/>

## Jumbo - 30 Day Lock Period - BPC

Rate	5/6 ARM	7/6 ARM	30YR Fixed
6.625	97.625	97.625	97.625
6.750	98.125	98.125	98.125
6.875	98.625	98.625	98.625
7.000	99.125	99.125	99.125
7.125	99.625	99.625	99.625
7.250	100.000	100.000	100.000
7.375	100.250	100.250	100.250
7.500	100.500	100.500	100.500
7.625	100.750	100.750	100.750
7.750	101.000	101.000	101.000
7.875	101.250	101.250	101.250
8.000	101.500	101.500	101.500
8.125	101.625	101.625	101.625
8.250	101.750	101.750	101.750
8.375	101.875	101.875	101.875
8.500	102.000	102.000	102.000
8.625	102.125	102.125	102.125
8.750	102.250	102.250	102.250
8.875	102.375	102.375	102.375
9.000	102.500	102.500	102.500

## Loan Level Price Adjustments

FICO/CLTV	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
760+	1.000	1.000	1.000	0.750	0.563	0.250	-0.250	NA	NA
740 - 759	0.875	0.875	0.875	0.625	0.438	0.125	-0.500	NA	NA
720 - 739	0.750	0.750	0.750	0.500	0.188	-0.250	-0.875	NA	NA
700 - 719	0.625	0.625	0.625	0.375	-0.250	-0.750	-1.750	NA	NA

FICO/CLTV	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
12 Mnth Full Doc	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	-0.125	NA	NA
Cash Out => 700 FICO	-0.500	-0.500	-0.500	-0.500	-0.750	-1.250	-2.500	NA	NA
Cash Out < 700 FICO	-0.500	-0.500	-0.750	-1.000	-1.500	-2.500	NA	NA	NA
Condo	0.000	0.000	0.000	-0.250	-0.250	-0.500	-0.500	NA	NA
Non-Warrantable Condo	0.000	0.000	-0.500	-0.500	-0.625	-0.750	-1.000	NA	NA
Condotel	-1.500	-1.500	-1.500	-1.500	-1.500	-2.000	NA	NA	NA
2-4 Unit	-0.250	-0.250	-0.250	-0.250	-0.375	-0.500	-0.500	NA	NA
Second Home	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	NA	NA
>\$150K - \$1.5MM	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA
UPB >\$1.5 - 2mm	0.000	0.000	0.000	0.000	-0.250	-0.500	-0.500	NA	NA
UPB > 2mm	-0.250	-0.250	-0.500	-0.750	-1.000	-1.250	-1.750	NA	NA
Escrow waiver	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	NA	NA

# ITIN RATE SHEET

## ITIN - Primary - 30 Year Fixed - BPC

Rate	5/6 SOFR	7/6 SOFR	30YR Fixed
8.375	99.250	99.250	99.250
8.500	99.500	99.500	99.500
8.625	99.750	99.750	99.750
8.750	100.000	100.000	100.000
8.875	100.250	100.250	100.250
9.000	100.500	100.500	100.500
9.125	100.750	100.750	100.750
9.250	101.000	101.000	101.000
9.375	101.250	101.250	101.250
9.500	101.500	101.500	101.500
9.625	101.750	101.750	101.750
9.750	102.000	102.000	102.000
9.875	102.250	102.250	102.250
10.000	102.500	102.500	102.500
10.125	102.750	102.750	102.750
10.250	103.000	103.000	103.000
10.375	103.250	103.250	103.250
10.500	103.500	103.500	103.500
10.625	103.750	103.750	103.750
10.750	104.000	104.000	104.000

## Loan Level Price Adjustments

FICO/CLTV	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
760+	0.250	0.250	0.250	0.125	0.000	-0.500	-2.500	NA	NA
740-759	0.125	0.125	0.125	0.000	-0.250	-0.625	-3.000	NA	NA
720-739	0.000	0.000	-0.125	-0.250	-0.625	-1.000	-3.000	NA	NA
700-719	-0.125	-0.250	-0.375	-0.500	-0.750	-2.500	-3.750	NA	NA
680-699	-0.500	-0.875	-1.125	-1.500	-2.500	-3.500	-4.750	NA	NA
660-679	-2.750	-2.750	-2.750	-3.250	-4.000	-5.000	-6.250	NA	NA

FICO/CLTV	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
12 Mnth Full Doc	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA
12 Mnth Bk Stmt/1099	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	NA	NA
1-YR P&L	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	NA	NA
Condo	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	-0.500	NA	NA
NW Condo	-0.500	-0.500	-0.500	-0.500	-0.750	-1.000	NA	NA	NA
2-4 Units	-0.250	-0.250	-0.500	-0.500	-0.500	-0.500	-0.750	NA	NA
DTI > 43 - 50	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.500	NA	NA
\$150K - \$1MM	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA
>\$1.00MM - \$1.5MM	0.000	0.000	0.000	-0.250	-0.500	-0.750	-1.250	NA	NA
Escrow Waiver	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	NA	NA

Other Price Adjustments		
Lock Period	30 days	0.000
Extension Fee <sup>c</sup>	Per day	-0.025
2) Extensions available in 5 day increments up to 15 days. Max of 45 days total		

ARM Requirements			
5yr ARM Caps	2/1/5	ARM Index	SOFR 30AVG
7yr ARM Caps	5/1/5	ARM Margin	6.00
Min Price**/Misc		Max Price**	
98		101.000	
**PE & Special Offers cannot be Combined and LPC not allowed**			

Fees	
Underwriting Fee	\$1,495
Collateral Review	\$300

**\*\*Pricing is subject to change without notice\*\***

**\*\*Pricing does not indicate program eligibility, please refer to the program matrices and seller guides\*\***

# CLOSED END SECOND MORTGAGE - OWNER-OCCUPIED AND 2ND HOME

## OO - 30 Day Lock Period -BPC

## Loan Level Price Adjustments

Rate	Fixed Rate	Documentation	FICO/CLTV	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
8.625	98.250	Full Doc	>= 800	1.125	1.125	0.750	0.500	0.250	-0.750	-1.500	-4.625	-6.250
8.750	98.750		780-799	1.125	1.125	0.625	0.375	0.125	-0.875	-1.625	-4.875	-6.500
8.875	99.250		760-779	0.625	0.625	0.125	-0.250	-0.375	-1.375	-2.250	-5.500	-7.500
9.000	99.750		740 - 759	0.125	0.125	-0.375	-0.625	-0.750	-2.000	-3.500	-6.750	-9.000
9.125	100.250		720 - 739	-0.375	-0.375	-0.875	-1.125	-1.375	-2.375	-4.375	-8.125	-10.000
9.250	100.625		700 - 719	-1.500	-1.500	-2.125	-2.500	-2.875	-3.375	-5.875	-9.375	-11.500
9.375	101.000		680 - 699	-3.000	-3.000	-3.625	-4.000	-4.500	-5.500	-8.125	-11.125	NA
9.500	101.375		660 - 679	-4.250	-4.375	-4.750	-5.375	-5.750	-7.000	-10.000	NA	NA
9.625	101.750	Bank Statement	>= 800	0.000	0.000	-0.375	-0.625	-1.000	-2.000	-3.000	-6.500	NA
9.750	102.125		780-799	0.000	0.000	-0.500	-0.750	-1.125	-2.125	-3.125	-6.750	NA
9.875	102.500		760-779	-0.500	-0.500	-1.000	-1.375	-1.625	-2.625	-3.625	-7.375	NA
10.000	102.875		740 - 759	-1.000	-1.000	-1.500	-1.875	-2.000	-3.250	-4.875	-8.750	NA
10.125	103.125		720 - 739	-1.500	-1.500	-2.000	-2.375	-2.625	-3.750	-5.750	-10.125	NA
10.250	103.375		700 - 719	-2.750	-2.750	-3.375	-3.750	-4.125	-4.750	-7.375	NA	NA
10.375	103.625		680 - 699	-4.500	-4.500	-5.125	-5.500	-6.000	-7.000	NA	NA	NA
10.500	103.875	Product	660 - 679	-6.250	-6.375	-6.750	-7.375	-7.750	NA	NA	NA	NA
10.625	104.125		10Yr; 15Yr or 20Yr	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
10.750	104.375		30yr Fixed	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
10.875	104.625		30/15yr Balloon	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375
11.000	104.875	Loan Amount	40/15yr Balloon	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750
11.125	105.125		125k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
11.250	105.375		125,001-150k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
11.375	105.625	DTI	>150,000-550k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
11.500	105.875		<= 43%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
11.625	106.125		43.01 - 45%	-0.250	-0.250	-0.250	-0.375	-0.375	-0.375	-0.500	-0.750	-0.750
11.750	106.375	Occupancy	>45 - 50%	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-1.000	-1.250	-1.250
11.875	106.625		Second Home	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	NA	NA
12.000	106.875	Property Type	Warrantable Condo	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
12.125	107.125		2-4 Unit	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	NA	NA	NA
12.250	107.375		Modular	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000
12.375	107.625		SFR - Rural	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
12.500	107.875	Min Price**/Misc		Max Price**								
12.625	108.000			98								
12.750	108.125	Fees		Underwriting Fee								
12.875	108.250			Collateral Review								
13.000	108.375			**PE & Special Offers cannot be Combined and LPC not allowed**								
13.125	108.500											
13.250	108.625											
13.375	108.750											
13.500	108.875											
13.625	109.000											

**\*\*Pricing is subject to change without notice\*\***

**\*\*Pricing does not indicate program eligibility, please refer to the program matrices and seller guides\*\***

## CLOSED END SECOND MORTGAGE - NON-OWNER OCCUPIED

### NOO - 30 Day Lock Period -BPC

### Loan Level Price Adjustments

Rate	Fixed Rate	Documentation	FICO/CLTV	<=50	50.01-55	55.01-60	60.01-65	65.01-70	70.01-75	75.01-80	80.01-85	85.01-90
9.875	100.125	Full Doc	>= 800	1.125	1.125	0.750	0.500	0.250	-0.750	-1.500	NA	NA
10.000	100.500		780-799	1.125	1.125	0.625	0.375	0.125	-0.875	-1.625	NA	NA
10.125	100.750		760-779	0.625	0.625	0.125	-0.250	-0.375	-1.375	-2.250	NA	NA
10.250	101.000		740 - 759	0.125	0.125	-0.375	-0.625	-0.750	-2.000	-3.500	NA	NA
10.375	101.250		720 - 739	-0.375	-0.375	-0.875	-1.125	-1.375	-2.375	-4.375	NA	NA
10.500	101.500		700 - 719	-1.500	-1.500	-2.125	-2.500	-2.875	-3.375	-5.875	NA	NA
10.625	101.750		680 - 699	-3.000	-3.000	-3.625	-4.000	-4.500	-5.500	NA	NA	NA
10.750	102.000		660 - 679	-4.250	-4.375	-4.750	-5.375	-5.750	NA	NA	NA	NA
10.875	102.250	Bank Statement	>= 800	0.000	0.000	-0.375	-0.625	-1.000	-2.000	NA	NA	NA
11.000	102.500		780-799	0.000	0.000	-0.500	-0.750	-1.125	-2.125	NA	NA	NA
11.125	102.750		760-779	-0.500	-0.500	-1.000	-1.375	-1.625	-2.625	NA	NA	NA
11.250	103.000		740 - 759	-1.000	-1.000	-1.500	-1.875	-2.000	-3.250	NA	NA	NA
11.375	103.250		720 - 739	-1.500	-1.500	-2.000	-2.375	-2.625	-3.750	NA	NA	NA
11.500	103.500		700 - 719	-2.750	-2.750	-3.375	-3.750	-4.125	NA	NA	NA	NA
11.625	103.750		680 - 699	-4.500	-4.500	-5.125	-5.500	NA	NA	NA	NA	NA
11.750	104.000		660 - 679	-6.250	-6.375	-6.750	NA	NA	NA	NA	NA	NA
11.875	104.250	Product	10Yr; 15Yr or 20Yr	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA
12.000	104.500		30Yr Fixed	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA
12.125	104.750		30/15Yr Balloon	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	-0.375	NA	NA
12.250	105.000		40/15Yr Balloon	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	NA	NA
12.375	105.250	Loan Amount	125k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA
12.500	105.500		125,001-150k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA
12.625	105.750		>150,000-550k	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA
12.750	106.000	DTI	<= 43%	0.000	0.000	0.000	0.000	0.000	0.000	0.000	NA	NA
12.875	106.250		43.01 - 45%	-0.250	-0.250	-0.250	-0.375	-0.375	-0.375	-0.500	NA	NA
13.000	106.500		>45 - 50%	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-1.000	NA	NA
13.125	106.750	Property Type	Warrantable Condo	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	NA	NA
13.250	106.875		2-4 Unit	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	NA	NA	NA
13.375	107.000		Modular	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	-2.000	NA	NA
13.500	107.125											
13.625	107.250											
13.750	107.375											
13.875	107.500											
14.000	107.625											
14.125	107.750											
14.250	107.875											
14.375	108.000											
14.500	108.125											
14.625	108.250											
14.750	108.375											
14.875	108.500											

Min Price**/Misc	Max Price**
98	100.500
**PE & Special Offers cannot be Combined and LPC not allowed**	

Fees	
Underwriting Fee	\$995
Collateral Review	\$300

**\*\*Pricing is subject to change without notice\*\***

**\*\*Pricing does not indicate program eligibility, please refer to the program matrices and seller guides\*\***